

IN THE CLAIMS

Amendments To The Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method of preserving an individual's access to credit ~~obtaining aggregated credit balance insurance benefits, including but not limited to: life, unemployment, accidental death and dismemberment, dread disease or critical illness, layoff, and/or disability for an individual~~ by means of a service organization; the steps comprising:

~~registering the individual with the service organization via a computer system in a network;~~

using one or more computer processing units, on a periodic basis accessing dynamic credit information of the individual from a credit reporting bureau report and deriving debt data from the credit information; ~~on a periodic basis by means of the computer system in the computer network and , determining the total debt of the individual;~~

using one or more computer processing units, on a periodic basis determining the an amount necessary to provide debt payment coverage based on the data derived from the credit information; ~~amount of debt to be covered by the aggregated credit balance insurance benefits during the period;~~

~~entering a data base including one or more insurance companies that provide the insurance coverage benefits, the data base further including the premiums that the one or more insurance companies charge for issuing their aggregated credit balance insurance benefits;~~

using one or more computer processing units, selecting a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount determined necessary to provide debt payment coverage at specific aggregated insurance premiums. ~~coverage at specific premiums;~~

~~obtaining the individual's approval of the required specific premiums on the selected periodic basis via the computer system in the computer network; and requesting that the insurance company provide coverage for the existing aggregated credit balance insurance benefits to the individual.~~

2. (Currently Amended) The method as set forth in claim 1 ~~accessing credit information of the individual from a credit report and on a periodic basis by means of the computer system in the computer network and determining the total debt of the individual includes the steps of-~~, wherein using one or more computer processing units, on a periodic basis accessing dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information comprises:

~~obtaining authorization from the individual to contact [[a]] the credit reporting bureau; and~~

~~containing contacting the [[a]] credit reporting bureau; and~~

~~obtaining dynamic credit information providing data to be used in determining the premium necessary to provide coverage for the aggregated insurance benefits. the total debt of the individual.~~

3. (Currently Amended) The method as set forth in claim 2 further comprising the additional steps of periodically accessing credit information on the individual by means of the computer system in the computer network and determining any change in the total debt of the individual; and

on a periodic basis adjusting the value of the ~~premium~~ determined amount necessary to provide coverage for the aggregated insurance benefits ~~owed by the individual~~ in accordance with the changes in the data derived from the credit information. to be covered individual's total debt.

4. (Currently Amended) The method as set forth in claim ~~[[3]]~~ 23 further comprising ~~the step of periodically on a periodic basis, updating the database to include any new insurance companies and to update the charges- premiums that ~~previously entered the one~~~~

or more insurance companies charge for providing their aggregated ~~credit balance~~ insurance benefits.

5-7. (Cancelled)

8. (Currently Amended) ~~A method of obtaining aggregated credit balance insurance benefits, including but not limited to: life, unemployment, accidental death and dismemberment, dread disease or critical illness, layoff, and/or disability for an individual by means of a service organization, the steps comprising:~~

~~registering the individual with the service organization via a computer system in a network;~~

~~accessing credit information of the individual by means of the computer system in the computer network and determining the total debt of the individual;~~

~~determining the amount of debt to be covered by the aggregated credit balance insurance benefits during the period;~~

~~entering a data base including one or more insurance companies that provide aggregated credit balance insurance benefits, the data base further including the premiums that the one or more insurance companies charge for issuing their aggregated credit balance insurance benefits;~~

~~selecting a specific insurance company with required specific premiums;~~

~~obtaining the individual's approval of the required specific premiums via the computer system in the computer network; and~~

~~requesting that the specific insurance company issue the aggregated credit balance insurance benefits to the individual; and~~

~~periodically~~ The method as set forth in claim 1 further comprising on a periodic basis, determining any change in the total amount necessary to provide debt payment coverage debt of the individual and adjusting the value of the premiums premium owed by the individual in accordance with the changes in the data derived from the credit information. in the individual's total debt.

9-17. (Cancelled)

18. (Currently Amended) The method as set forth in claim 1 ~~wherein the method of obtaining credit balance insurance benefits includes the additional steps of~~ wherein determining the amount necessary to provide debt payment coverage comprises:

on a periodic basis, presenting information to the individual related to the data derived from the credit information ~~total debt of the individual~~ and presenting information to the individual which classifies the data derived from the credit information ~~total debt of the individual~~ into a plurality of debt categories; and

on a periodic basis, allowing the individual to select among the debt categories for which the individual will obtain aggregated ~~credit balance~~ insurance benefits.

19-21. (Cancelled)

22. (New) The method as set forth in claim 1 further comprising registering the individual with the service organization.

23. (New) The method as set forth in claim 1 further comprising entering a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

24. (New) The method as set forth in claim 1 further comprising on a periodic basis informing the individual of the specific premiums.

25. (New) The method as set forth in claim 1 further comprising requesting that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

26. (New) A computer program product for preserving an individual's access to credit via a service organization by means of a computer-readable medium having machine-coded instructions thereon such that when loaded the machine-coded instructions cause one or more computer processing devices to:

on a periodic basis, access dynamic credit information of the individual from a credit reporting bureau and deriving debt data from the credit information;

on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information; and

select a specific insurance company to provide coverage for the aggregated insurance benefits based on the amount determined necessary to provide debt payment coverage at specific aggregated insurance premiums.

27. (New) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

enter a database including one or more insurance companies that provide the insurance coverage benefits, the database further including the specific premiums that the one or more insurance companies charge for issuing their aggregated insurance benefits.

28. (New) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, inform the individual of the specific premiums.

29. (New) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

request that the insurance company provide coverage for the existing aggregated insurance benefits to the individual.

30. (New) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more processing devices to on a periodic basis, access dynamic credit information of the individual from the credit reporting bureau and deriving debt data from the credit information by causing the one or more computer processing devices to:

contact the credit reporting bureau; and

obtain information to be used in deriving data for determining the specific premiums necessary to provide coverage for the aggregated insurance benefits.

31. (New) The computer program product of claim 26, further comprising machine-coded instructions that cause the one or more computer processing devices to:

adjust the value of the determined amount necessary to provide coverage for the aggregated insurance benefits in accordance with the changes in the data derived from the credit information.

32. (New) The computer program product of claim 27, further comprising machine-coded instructions that cause the one or more computer processing devices to:

on a periodic basis, update the database to include any new insurance companies and to update the premiums that the one or more insurance companies charge for providing their aggregated insurance benefits.

33. (New) The computer program product of claim 26, further comprising machine-coded instructions to cause the one or more computer processing devices to register the individual with the service organization.

34. (New) The computer program product of claim 26, wherein the machine-coded instructions that cause the one or more processing devices to on a periodic basis, determine an amount necessary to provide debt payment coverage based on the data derived from the credit information comprises causing the one or more computer processing devices to:

present information to the individual related to the data derived from the credit information by classifying the data into a plurality of debt categories; and

on a periodic basis, request that the user select among the debt categories for which the individual will obtain aggregated insurance benefits.

35. (New) A system for preserving an individual's access to credit, the system comprising:

a database component containing:

a) information related to one or more insurance companies that provide aggregated insurance benefits, and

b) information related to premiums that the one or more insurance companies charge for issuing aggregated insurance benefits.

36. (New) The system of claim 35, further comprising:

a credit information component that accesses, on a periodic basis, updated credit information for the individual to determine an amount necessary to provide debt payment coverage; and

a premium determination component that updates, on a periodic basis, the value of a premium owed by the individual for the aggregated insurance benefits based on the amount necessary to provide debt payment coverage.